

**LIZ KRUEGER**  
SENATOR, 28<sup>TH</sup> DISTRICT

ALBANY OFFICE  
LEGISLATIVE OFFICE BUILDING  
ROOM 905  
ALBANY, NEW YORK 12247  
(518) 455-2297  
FAX (518) 426-6874

DISTRICT OFFICE  
211 EAST 43RD STREET  
SUITE 401  
NEW YORK, NEW YORK 10017  
(212) 490-9535  
FAX (212) 490-2151

E-MAIL  
LKRUEGER@NYSenate.GOV

NEW YORK  
STATE  
SENATE

ALBANY, NEW YORK 12247



RANKING MINORITY MEMBER  
FINANCE

COMMITTEES:  
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DEVELOPMENTAL DISABILITIES  
RULES

March 6, 2018

Director Joe Canary  
Office of Regulations and Interpretations  
Employee Benefits Security Administration, Room N-5655  
U.S. Department of Labor  
200 Constitution Avenue NW  
Washington, DC 20210

Attention: Definition of Employer – Small Business Health Plans RIN 1210-AB85

Dear Mr. Canary:

As a New York State Senator who is concerned about making quality health insurance accessible to my constituents, New Yorkers, and U.S. residents, I am writing to provide comments on the above-referenced Department of Labor (DOL) proposed rule.

I commend the effort to make affordable health insurance accessible to more people; however, increasing accessibility to Association Health Plans (AHPs) is not an effective solution. AHP policyholders would not have the protections and comprehensive coverage provided for under the Affordable Care Act (ACA). AHPs have a history of being administered in a fraudulent manner, leaving people with significant unpaid medical bills. There is the potential for destabilization of the ACA marketplace and consequential increases in premiums. Not only would these circumstances cause hardship for AHP and ACA insurance policy holders, they could also affect the sustainability of medical facilities, increase healthcare costs, and have a detrimental impact on state and federal budgets.

Instead of promoting lower-cost, partial health insurance, I support policies that aim to strengthen the individual and small group markets and make quality health insurance affordable for everyone. In the current environment where healthcare costs are exorbitant, no one can afford to be partially insured or uninsured.

I strongly oppose pursuit of the actions under this proposed rule; however, if DOL decides to proceed with expanding AHPs, I support the recommendations provided by the New York State Health Foundation in their comments on March 2, 2018:  
<https://nyshealthfoundation.org/2018/03/02/comments-on-proposed-rule-expand-association-health-plans/>.

Thank you for the opportunity to provide comments and for your attention to this critical matter.

Sincerely,

A handwritten signature in black ink that reads "Liz Krueger". The signature is written in a cursive style with a large, prominent "L" and "K".

Liz Krueger  
NY State Senator